

FFIEC 031 Call Report

**Reporting Changes to
Schedule RC-R, Part II, Risk-Weighted Assets
and
Schedule RC-L, item 6**

**Proposed Effective Date:
March 31, 2015**

These draft final reporting forms reflect the Call Report revisions proposed to take effect March 31, 2015, as described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice published in the Federal Register on February 2, 2015. The Federal Register notice for these Call Report revisions and the draft instructions are available at <http://www.ffiec.gov/forms031.htm>.

Draft as of January 30, 2015

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**Draft Final Reporting Forms
for Revised Call Report Schedule RC-R, Part II,
and Schedule RC-L, Item 6,
for March 2015**

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Schedule RC-R – Regulatory Capital
Part II. Risk-Weighted Assets

Pages 1 - 10

Schedule RC-L, Derivatives and Off-Balance Sheet Items
Item 6, Securities Lent and Borrowed

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Schedule RC-R, Part II, Risk-Weighted Assets

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Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules¹ and not deducted from tier 1 or tier 2 capital.

Balance Sheet Asset Categories²

	(Column A) Totals From Schedule RC			(Column B) Adjustments to Totals Reported in Column A			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)																							
	Allocation by Risk-Weight Category																																																		
	0%			2%			4%			10%			20%			50%			100%			150%																													
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou																		
1. Cash and balances due from depository institutions	RCFD D957			RCFD S396			RCFD D958												RCFD D959			RCFD S397			RCFD D960			RCFD S398																							
2. Securities:	RCFD D961			RCFD S399			RCFD D962												RCFD D963			RCFD D964			RCFD D965			RCFD S400																							
a. Held-to-maturity securities																																																			
	RCFD D966			RCFD S402			RCFD D967												RCFD D968			RCFD D969			RCFD D970			RCFD S403																							
b. Available-for-sale securities																																																			
3. Federal funds sold and securities purchased under agreements to resell:																																																			
a. Federal funds sold (in domestic offices)	RCFD D971						RCFD D972												RCFD D973			RCFD S410			RCFD D974			RCFD S411																							
b. Securities purchased under agreements to resell	RCFD H171			RCFD H172																																															
4. Loans and leases held for sale:																																																			
	RCFD S413			RCFD S414			RCFD H173												RCFD S415			RCFD S416			RCFD S417																										
a. Residential mortgage exposures																																																			
	RCFD S419			RCFD S420			RCFD H174												RCFD H175			RCFD H176			RCFD H177			RCFD S421																							
b. High volatility commercial real estate exposures																																																			
	RCFD S423			RCFD S424			RCFD S425												RCFD S426			RCFD S427			RCFD S428			RCFD S429																							
c. Exposures past due 90 days or more or on nonaccrual ³																																																			
	RCFD S431			RCFD S432			RCFD S433												RCFD S434			RCFD S435			RCFD S436			RCFD S437																							
d. All other exposures																																																			

¹ For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

² All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

³ For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R, Part II, Risk-Weighted Assets

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		(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)								
		Allocation by Risk-Weight Category																					Application of Other Risk-Weighting Approaches ⁴											
		250% ⁵			300%			400%			600%			625%			937.5%			1250%			Exposure Amount			Risk-Weighted Asset Amount								
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
1.	Cash and balances due from depository institutions																																	
2.	Securities:																																	
	a. Held-to-maturity securities																																	
	b. Available-for-sale securities																																	
		RCFD H270			RCFD S405						RCFD S406												RCFD H271			RCFD H272								
3.	Federal funds sold and securities purchased under agreements to resell:																																	
	a. Federal funds sold (in domestic offices)																																	
	b. Securities purchased under agreements to resell																																	
4.	Loans and leases held for sale:																																	
	a. Residential mortgage exposures																									RCFD H273			RCFD H274					
	b. High volatility commercial real estate exposures																									RCFD H275			RCFD H276					
																										RCFD H277			RCFD H278					
	c. Exposures past due 90 days or more or on nonaccrual ⁶																																	
																										RCFD H279			RCFD H280					
	d. All other exposures																																	

⁴ Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

⁵ Effective January 1, 2018.

⁶ For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R, Part II, Risk-Weighted Assets

	(Column A) Totals From Schedule RC			(Column B) Adjustments to Totals Reported in Column A			Allocation by Risk-Weight Category									(Column I)			(Column J)											
	0%			2%			4%			10%			20%			50%			100%			150%								
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
Dollar Amounts in Thousands																														
5. Loans and leases, net of unearned income:																														
	RCFD S439			RCFD S440			RCFD H178									RCFD S441			RCFD S442			RCFD S443								
a. Residential mortgage exposures																														
	RCFD S445			RCFD S446			RCFD H179									RCFD H180			RCFD H181			RCFD H182			RCFD S447					
b. High volatility commercial real estate exposures																														
	RCFD S449			RCFD S450			RCFD S451									RCFD S452			RCFD S453			RCFD S454			RCFD S455					
c. Exposures past due 90 days or more or on nonaccrual ⁷																														
	RCFD S457			RCFD S458			RCFD S459									RCFD S460			RCFD S461			RCFD S462			RCFD S463					
d. All other exposures																														
6. LESS: Allowance for loan and lease losses	RCFD 3123			RCFD S465																										
7. Trading assets	RCFD D976			RCFD S466			RCFD D977									RCFD D978			RCFD D979			RCFD D980			RCFD S467					
8. All other assets ⁸	RCFD D981			RCFD S469			RCFD D982									RCFD D983			RCFD D984			RCFD D985			RCFD H185					

⁷ For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
⁸ Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R, Part II, Risk-Weighted Assets

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)																							
	Allocation by Risk-Weight Category																								Application of Other Risk-Weighting Approaches ⁹																							
	250% ¹⁰			300%			400%			600%			625%			937.5%			1250%			Exposure Amount			Risk-Weighted Asset Amount																							
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou															
5. Loans and leases, net of unearned income:																																																
a. Residential mortgage exposures																									RCFD H281			RCFD H282			5.a.																	
b. High volatility commercial real estate exposures																									RCFD H283			RCFD H284			5.b.																	
c. Exposures past due 90 days or more or on nonaccrual ¹¹																									RCFD H285			RCFD H286			5.c.																	
d. All other exposures																									RCFD H287			RCFD H288			5.d.																	
6. LESS: Allowance for loan and lease losses																															6.																	
7. Trading assets	RCFD H289			RCFD H186			RCFD H290			RCFD H187									RCFD H291			RCFD H292			7.																							
8. All other assets ¹²	RCFD H293			RCFD H188			RCFD S470			RCFD S471									RCFD H294			RCFD H295			8.																							
																									RCFD H296			RCFD H297			8.a.																	
																									RCFD H298			RCFD H299			8.b.																	
																									a. Separate account bank-owned life insurance						b. Default fund contributions to central counterparties																	

⁹ Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

¹⁰ Effective January 1, 2018.

¹¹ For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

¹² Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R, Part II, Risk-Weighted Assets

Securitization Exposures: On- and Off-Balance Sheet

	(Column A) Totals			(Column B) Adjustments to Totals Reported in Column A			(Column Q) Exposure Amount			(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology			(Column U)		
							1250%			SSFA ¹³			Gross-Up		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands															
9. On-balance sheet securitization exposures:															
a. Held-to-maturity securities															
b. Available-for-sale securities															
c. Trading assets															
d. All other on-balance sheet securitization exposures															
10. Off-balance sheet securitization exposures															

9.a.
9.b.
9.c.
9.d.
10.

Total Balance Sheet Assets

	(Column A) Totals From Schedule RC				(Column B) Adjustments to Totals Reported in Column A				(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)				
	Allocation by Risk-Weight Category																																	
	0%			2%			4%			10%			20%			50%			100%			150%												
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
11. Total balance sheet assets¹⁴																																		

11.

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)								
	Allocation by Risk-Weight Category																											Other Risk-Weighting Approaches		
	250% ¹⁵			300%			400%			600%			625%			937.5%			1250%			Exposure Amount								
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
11. Total balance sheet assets																														

11.

¹³ Simplified Supervisory Formula Approach.

¹⁴ For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

¹⁵ Effective January 1, 2018.

Schedule RC-R, Part II, Risk-Weighted Assets

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Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)¹⁶

	(Column A) Face, Notional, or Other Amount	CCF ¹⁷	(Column B) Credit Equivalent Amount ¹⁸	(Column C)			(Column D)			(Column E)			(Col- umn F)	(Column G)			(Column H)			(Column I)			(Column J)			(Column R)			(Column S)							
				Allocation by Risk-Weight Category																											Application of Other Risk-Weighting Approaches ¹⁹					
				0%			2%			4%			10%			20%			50%			100%			150%			Credit Equivalent Amount			Risk- Weighted Asset Amount					
				Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
12. Financial standby letters of credit	RCFD D991		RCFD D992	RCFD D993										RCFD D994	RCFD D995	RCFD D996	RCFD S511																			
		1.0																																		
13. Performance standby letters of credit and transaction-related contingent items	RCFD D997		RCFD D998	RCFD D999										RCFD G603	RCFD G604	RCFD G605	RCFD S512																			
		0.5																																		
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFD G606		RCFD G607	RCFD G608										RCFD G609	RCFD G610	RCFD G611	RCFD S513																			
		0.2																																		
15. Retained recourse on small business obligations sold with recourse	RCFD G612		RCFD G613	RCFD G614										RCFD G615	RCFD G616	RCFD G617	RCFD S514																			
		1.0																																		
16. Repo-style transactions ²⁰	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519								RCFD S520	RCFD S521	RCFD S522	RCFD S523	RCFD H301	RCFD H302																	
		1.0																																		
17. All other off-balance sheet liabilities	RCFD G618		RCFD G619	RCFD G620										RCFD G621	RCFD G622	RCFD G623	RCFD S524																			
		1.0																																		
18. Unused commitments:																																				
	a. Original maturity of one year or less, excluding asset-backed																																			
	commercial paper (ABCP) conduits	RCFD S525		RCFD S526	RCFD S527										RCFD S528	RCFD S529	RCFD S530	RCFD S531	RCFD H303	RCFD H304																
			0.2																																	
b. Original maturity of one year or less to ABCP conduits	RCFD G643		RCFD G644	RCFD G645										RCFD G646	RCFD G647	RCFD G648	RCFD S538	RCFD H305	RCFD H306																	
		0.2																																		

¹⁶ All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

¹⁷ Credit conversion factor.

¹⁸ Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

¹⁹ Includes, for example, exposures collateralized by securitization exposures or mutual funds.

²⁰ Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

Schedule RC-R, Part II, Risk-Weighted Assets

	(Column A) Face, Notional, or Other Amount			CCF ²¹	(Column B) Credit Equivalent Amount ²²			Allocation by Risk-Weight Category																					
								0%			2%			4%			10%			20%			50%			100%			
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																													
19. c. Original maturity exceeding one year	RCFD G624				RCFD G625			RCFD G626									RCFD G627			RCFD G628			RCFD G629			18.c.			
19. Unconditionally cancelable commitments	RCFD S540			0.5																						19.			
20. Over-the-counter derivatives				0.0	0												RCFD S544			RCFD S545			RCFD S546			RCFD S547			20.
21. Centrally cleared derivatives					RCFD S542			RCFD S543									RCFD S544			RCFD S545			RCFD S546			RCFD S547			21.
21. Centrally cleared derivatives					RCFD S549			RCFD S550			RCFD S551			RCFD S552			RCFD S553			RCFD S554			RCFD S555			RCFD S556			21.
22. Unsettled transactions (failed trades) ²³	RCFD H191							RCFD H193									RCFD H194			RCFD H195			RCFD H196			22.			

	(Column J)			(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)						
	Allocation by Risk-Weight Category									Application of Other Risk-Weighting Approaches ²⁴												
	150%			625%			937.5%			1250%			Credit Equivalent Amount			Risk-Weighted Asset Amount						
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
19. c. Original maturity exceeding one year	RCFD S539												RCFD H307			RCFD H308			18.c.			
19. Unconditionally cancelable commitments																						19.
20. Over-the-counter derivatives	RCFD S548												RCFD H309			RCFD H310			20.			
21. Centrally cleared derivatives	RCFD S557																					21.
22. Unsettled transactions (failed trades)	RCFD H197			RCFD H198			RCFD H199			RCFD H200												22.

²¹ Credit conversion factor.

²² For items 18.c and 19, column A multiplied by credit conversion factor.

²³ For item 22, the sum of columns C through Q must equal column A.

²⁴ Includes, for example, exposures collateralized by securitization exposures or mutual funds.

Schedule RC-R, Part II, Risk-Weighted Assets

Totals

		(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)					
		Allocation by Risk-Weight Category																										
		0%			2%			4%			10%			20%			50%			100%			150%					
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
23.	Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)																											
		RCFD G630			RCFD S558			RCFD S559			RCFD S560			RCFD G631			RCFD G632			RCFD G633			RCFD S561					
24.	Risk weight factor	X 0%			X 2%			X 4%			X 10%			X 20%			X 50%			X 100%			X 150%					
25.	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD G634			RCFD S569			RCFD S570			RCFD S571			RCFD G635			RCFD G636			RCFD G637			RCFD S572					
		0																										

		(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)								
		Allocation by Risk-Weight Category																										
		250% ²⁵			300%			400%			600%			625%			937.5%			1250%								
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
23.	Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)																											
		RCFD S562			RCFD S563			RCFD S564			RCFD S565			RCFD S566			RCFD S567			RCFD S568								
24.	Risk weight factor	X 250%			X 300%			X 400%			X 600%			X 625%			X 937.5%			X 1250%								
25.	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD S573			RCFD S574			RCFD S575			RCFD S576			RCFD S577			RCFD S578			RCFD S579								
		/																										

²⁵ Effective January 1, 2018.

Schedule RC-R, Part II, Risk-Weighted Assets

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		Totals				
		Tril	Bil	Mil	Thou	
Dollar Amounts in Thousands						
26.	Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold					26.
27.	Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)					27.
28.	Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ²⁶					28.
29.	LESS: Excess allowance for loan and lease losses					29.
30.	LESS: Allocated transfer risk reserve					30.
31.	Total risk-weighted assets (item 28 minus items 29 and 30)					31.

²⁶ Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c., 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

Schedule RC-R, Part II, Risk-Weighted Assets

Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
RCFD G642		

M.1.

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules

		With a remaining maturity of															
		(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
2.	Notional principal amounts of over-the-counter derivative contracts:																
	a. Interest rate	\$582					\$583					\$584					M.2.a.
	b. Foreign exchange rate and gold	\$585					\$586					\$587					M.2.b.
	c. Credit (investment grade reference asset)	\$588					\$589					\$590					M.2.c.
	d. Credit (non-investment grade reference asset)	\$591					\$592					\$593					M.2.d.
	e. Equity	\$594					\$595					\$596					M.2.e.
	f. Precious metals (except gold)	\$597					\$598					\$599					M.2.f.
	g. Other	\$600					\$601					\$602					M.2.g.

		With a remaining maturity of															
		(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
3.	Notional principal amounts of centrally cleared derivative contracts:																
	a. Interest rate	\$603					\$604					\$605					M.3.a.
	b. Foreign exchange rate and gold	\$606					\$607					\$608					M.3.b.
	c. Credit (investment grade reference asset)	\$609					\$610					\$611					M.3.c.
	d. Credit (non-investment grade reference asset)	\$612					\$613					\$614					M.3.d.
	e. Equity	\$615					\$616					\$617					M.3.e.
	f. Precious metals (except gold)	\$618					\$619					\$620					M.3.f.
	g. Other	\$621					\$622					\$623					M.3.g.

Schedule RC-L – Derivatives and Off-Balance-Sheet Items

Revisions to the reporting of securities borrowed in Schedule RC-L.

NOTE: Items 7 and 8 of Schedule RC-L are not shown below due to space limitations on this page.

Relevant portions of Schedule RC-L in effect as of December 31, 2014:

		Bil	Mil	Thou	
4. Commercial and similar letters of credit.....	3411				4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433				6.
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")	3430				9.
a. Securities borrowed.....	3432				9.a.
b. Commitments to purchase when-issued securities	3434				9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978				9.c.
d. <small>TEXT 3555</small>	3555				9.d.
e. <small>TEXT 3556</small>	3556				9.e.
f. <small>TEXT 3557</small>	3557				9.f.

Schedule RC-L, items 6 and 9, as they would be revised as of March 31, 2015:

	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
4. Commercial and similar letters of credit	3411					4.
5. Not applicable						5.
6. Securities lent and borrowed:						
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433					6.a.
b. Securities borrowed	3432					6.b.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")	3430					9.
a. Not applicable						
b. Commitments to purchase when-issued securities	3434					9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978					9.c.
d. <small>TEXT 3555</small>	3555					9.d.
e. <small>TEXT 3556</small>	3556					9.e.
f. <small>TEXT 3557</small>	3557					9.f.